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New York, January 24, 1899.

The Trustees, in conformity with the Charter of the Company, submit the following statement of its affairs on the 31st of December 1898:

Premiums on Marine Risks from 1st January, 1898, to 31st December, 1898.....	\$3,056,535 08
Premiums on Policies not marked off 1st January, 1898.....	1,238,340 83
Total Marine Premiums.....	\$4,294,895 91

Premiums marked off from 1st January, 1898, to 31st December, 1898.....	\$3,327,340 67
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Losses paid during the same period.
(less salvages, etc.).....\$1,507,565 36Returns of
Premiums
& Expen's. \$659,421 05

The Company has the following Assets, viz.:

United States and City of New York Stock: City Banks and other Stocks.....	\$7,437,039 00
Loans secured by Stocks and otherwise.....	1,187,000 00
Real Estate and Claims due the Company, estimated at.....	899,981 65
Premium Notes and Bills Receivable.....	956,161 43
Cash in the hands of European bankers to pay losses under policies payable in foreign countries.....	229,793 39
Cash in Bank.....	184,997 78
Amount.....	\$10,874,923 22

Six per cent interest on the outstanding certificates of profits will be paid to the holders thereof, or their legal representatives, on and after Tuesday, the seventh of February, next.

The outstanding certificates of the issue of 1893 will be redeemed and paid to the holders thereof, or their legal representatives, on and after Tuesday, the seventh of February next, from which date all interest thereon will cease. The certificates to be produced at the time of payment, and canceled.

A dividend of Forty per cent is declared on the net earned premiums of the Company for the year ending 31st December, 1898, for which certificates will be issued on and after Tuesday, the second of May, next.

By order of the Board.

J. H. CHAPMAN, Secretary.

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Joseph Agostini,	Charles D. Leverich,
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William B. Boulton,	Charles H. Marshall,
Francis M. Bacon,	George H. Macy,
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Joseph H. Chapman,	Frederic A. Parsons,
James G. De Forest,	George W. Quintard,
William E. Dodge,	John L. Riker,
Everett Frazar,	A. A. Raven,
Edward Floyd-Jones,	N. Denton Smith,
Horace Gray,	Lawrence Turnure,
Anson W. Hard,	Gustav H. Schwab,
Clifford A. Hand,	William C. Sturges,
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Exceptional facilities for dealings in all classes of Southern Bonds. Loans on Collateral Securities negotiated.

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Consulting Engineers,
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1850.

1899

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IN THE CITY OF NEW YORK.

All Policies now issued by this Company contain the following clause:

"After one year from the date of issue, the liability of the Company under this policy shall not be disputed."

During 1898 the Company made material increase in income, assets and surplus; and can thus claim a substantial gain in the most important elements of safety and progress.

All Death Claims paid WITHOUT DISCOUNT as soon as satisfactory proofs have been received.

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CAPITAL PAID UP, - - - \$100,000 00

Deposits Subject to Check - 300,000 00

Offers its services to investors for the purchasing of sound, dividend-paying Municipal, Industrial and other good Bonds and Stocks.

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Capital, \$1,000,000. Surplus, \$1,000,000.

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FIRST NATIONAL BANK
OF MILWAUKEE.

CAPITAL, - - - - \$1,000,000

SURPLUS, - - - - \$250,000

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General Banking Business. Accounts Solicited.
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NEW ORLEANS, LA.

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CAPITAL, \$1,000,000.

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Pres. EDGAR NOTT, Cashier.

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NEW YORK, 100 BROADWAY.

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CAPITAL PAID UP.....\$1,000,000

SURPLUS AND UNDIVIDED.....\$500,000

PROFITS.....\$500,000

TRANSACTS a general trust business.

ALLOWS LIBERAL RATES of interest on deposits and trust funds.

ISSUES LETTERS OF CREDIT and Travelers' Circular Notes, payable in dollars or in the money of any foreign country.

ACTS AS TRUSTEE under mortgages for railway and other companies, and as Agent for the Registration of the stock and for the transfer of the shares of incorporated companies.

QUALIFIED AND EMPOWERED to act as executor, administrator, trustee, guardian and assignee and as receiver and custodian of funds under orders of Court.

THE NORTH AMERICAN TRUST COMPANY has been designated "Fiscal Agents of the Government of the United States," in Cuba, and has established offices at SANTIAGO and HAVANA and is prepared to buy and sell drafts on and to make payments in Cuba and to transact a general banking business.

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SAMUEL M. JARVIS.....VICE-
ROLAND R. CONKLIN.....PRESIDENTS
S. L. CONKLIN.....SECRETARY
JAMES DUANE LIVINGSTON.....TRUST OFFICER

The Merchants'
Loan & Trust Company,
Chicago.

CAPITAL AND SURPLUS, - \$3,550,000

A General Banking Business Transacted.

ORSON SMITH, President.

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Metropolitan Trust Co.

Of the City of New York.

37 and 39 Wall Street, New York.

Paid-up capital.....\$1,000,000

Surplus.....1,000,000

Designated as a legal depository by order of Supreme Court. Receive deposits of money on interest, act as fiscal or transfer agent, or trustee for corporations, and accept and execute any legal trusts from persons or corporations, on as favorable terms as other similar companies.

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Transacts a General Trust Business

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WELDED CHROME STEEL AND IRON

Round and Flat Bars and S-ply Plates and Angles

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Cannot be Sawed, Cut, or drilled, and positively

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Trust Companies.

Trust Company
OF NEW YORK.

80 Broadway, New York.

CAPITAL, - - - - \$1,000,000
SURPLUS, - - - - \$5,700,000

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Executor, Administrator, Guardian,
Receiver or Trustee

AND IS

A LEGAL DEPOSITORY FOR MONEY.

ACTS AS TRUSTEE OF MORTGAGES OF
CORPORATIONS and accepts the transfer agency
and registry of stocks.

ALLOWS INTEREST ON DEPOSITS, which may
be made at any time, and withdrawn on five days'
notice, with interest for the whole time they remain
with the company.

For the convenience of depositors this company
also opens CURRENT ACCOUNTS, subject, in ac-
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interest upon the resulting daily balances. Such
checks pass through the Clearing House.

Attend specially to the

MANAGEMENT OF REAL ESTATE

and to the collection and remittance of rents.
It makes ample provision in its
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Trust Company,
PROVIDENCE, R. I.

Capital...\$1,000,000 | Surplus...\$900,000

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715-717-719 CHESTNUT STREET,
PHILADELPHIA, PA.

Incorporated 1888.

Capital, \$500,000 | Surplus, \$250,000

Undivided Profits, \$101,002 32.

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Acts as Transfer Agent, Registrar and Trustee
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Collects and Remits Income at Reasonable Rates.
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United States Trust Co.

45 AND 47 WALL STREET.

CAPITAL AND SURPLUS.

\$12,000,000

This Company is a legal depository for moneys
paid into Court, and is authorized to act as Guardian,
Trustee or Executor.

INTEREST ALLOWED ON DEPOSITS.

which may be made at any time and withdrawn after
five days' notice, and will be entitled to interest at
such rates as may be agreed upon.

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for money.

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TRUST COMPANY
OF THE CITY OF NEW YORK,

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CAPITAL.....\$500,000

SURPLUS.....400,000

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COMPANY,
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Capital and Surplus, - \$1,800,000

Acts as Trustee, Registrar, Transfer and
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and Committee of Estates. Legal Depository
for Court and Trust Funds. Takes full
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Company,

N. W. cor. 4th & Pine Sts., St. Louis, Mo.

Capital and Surplus.....\$4,000,000

UNDER STATE SUPERVISION

\$200,000 deposited with State officer to

protect trust liabilities.

A GENERAL TRUST COMPANY BUSINESS.

Allows interest on Deposits.

Authorized to act as Executor, Guardian, Rec. var.

Trustee, &c. Manages Est. tes. Collects Rents.

Becomes Surety on all kinds of Court Bonds.

Has Safety Deposit Vaults; a Savings Department.

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Sam. M. Kennard, D. R. Francis, Breckin'gale Jones
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Elmer B. Adams, Geo. H. Goddard, Rolla Wells.

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BROCKENRIDGE JONES, 1st V.-P. and Counsel.

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JAMES E. BROCK, Asst. Secretary.

FREDERICK VIERLING, Trust Officer

OLD COLONY
TRUST COMPANY.

BOSTON, MASS.

CAPITAL, - - - - \$1,000,000
SURPLUS, - - - - 1,500,000

Transacts a General Banking Business.

ALLOWS INTEREST ON DAILY BALANCES SUBJECT

TO CHECK.

TRUSTEE UNDER MORTGAGES, TRANSFER AGENT

REGISTRAR.

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T. Jefferson Coolidge, Richard Olney,
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JOSEPH G. STRAENS, Asst. Secretary.

E. ELMER FOYE, Asst. Secretary.

AMERICAN LOAN
-AND-
TRUST COMPANY,

BOSTON MASS.

CAPITAL, - - - - \$1,000,000
SURPLUS, - - - - 500,000

A legal Depository of moneys paid into Court and
for Administrators, Executors, Guardians and
Trustees.

INTEREST ALLOWED ON DEPOSITS.

Trustees under Mortgages, Transfer Agents and

Registrars of Stock.

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Oliver Ames, Walter Hunnewell,
Edwin F. Atkins, S. E. Peabody,
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Maryland Trust Co.,
CORNER SOUTH AND GERMAN STS
BALTIMORE.

CAPITAL, \$1,500,000.

SURPLUS, \$1,500,000.

A LEGAL DEPOSITORY FOR COURT AND

TRUST FUNDS.

Acts as Financial Agent for States, Cities, Towns,
Railroads and other Corporations. Transacts a gen-
eral trust business. Lends money on approved se-
curity. Allows interest on special deposits. Acts as
Trustee under Mortgages, Assignments and Deeds
of Trust, as Agent for the Transfer or Registration
of Stocks and Bonds, and for the payment of coupons,
interest and dividends.

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Trust Co.

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1 Nassau St., N. Y., 400 Chestnut St., Phila

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Dorotheen-strasse 54 Berlin, Germany

31 Lombard Street, London, England.

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15 Rue du Louvre, Paris, France.

Capital.....\$1,250,000

Surplus and undivided Profits...1,300,000

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Executes a general Trust Business.

Acts as Trustee, Transfer Agent or Regis-

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Acts as Executor, Administrator, Guardian

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Collects Western Mortgages.

Takes charge of properties, collecting

Rents, paying taxes, etc., for

Eastern Investors.

Trust Companies.

Guaranty Trust Co.
of New York.

NASSAU, CORNER CEDAR STREET.

CAPITAL, \$2,000,000
SURPLUS, \$3,000,000

ACTS AS TRUSTEE FOR CORPORATIONS, FIRMS, AND INDIVIDUALS, AS GUARDIAN, EXECUTOR, AND ADMINISTRATOR. TAKES ENTIRE CHARGE OF REAL AND PERSONAL ESTATES.

INTEREST ALLOWED ON DEPOSITS subject to cheque or on certificate.**DRAFTS ON ALL PARTS OF GREAT BRITAIN, FRANCE, AND GERMANY BOUGHT AND SOLD. COLLECTIONS MADE. TRAVELLERS' LETTERS OF CREDIT AVAILABLE IN ALL PARTS OF THE WORLD, AND COMMERCIAL LETTERS OF CREDIT ISSUED.**WALTER G. OAKMAN, President.
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33 LOMBARD STREET, E. C.

Buys and sells exchange on the principal cities of the world, collects dividends and coupons without charge, issues travellers' and commercial letters of credit, receives and pays interest on deposits subject to cheque at sight or on notice, lends money on collaterals, deals in American and other investment securities, and offers its services as correspondent and financial agent to corporations, bankers, and merchants.

Bankers,

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CLYDESDALE BANK, Limited,
NATIONAL PROVINCIAL BANK OF ENGLAND, Limited,
PARR'S BANK, LIMITED.

Solicitors,

FRESHFIELDS AND WILLIAMS,
London Committee,
ARTHUR JOHN FRASER, Chairman,
DONALD C. HALDEMAN.**FIDELITY TRUST COMPANY,**

NEWARK, N. J.

Capital and Surplus, - \$699,950.

Allows interest on daily balances of \$1,000 or over, subject to check at sight, and transacts a general banking business.

Authorized by law to act as Executor, Trustee, Administrator, Guardian, Assignee, Receiver, and in all fiduciary capacities, both under Court and personal appointment.

Takes entire charge of Real and Personal Estate. Rents safes and stores valuables in well-guarded Burglar and Fire-Proof Vaults.

Guarantees Titles of Real Estate throughout New Jersey.

Acts as Trustee under Mortgages; Registrar and Transfer Agent of Stocks and Bonds of Corporations.

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Randal Morgan.**United States Mortgage & Trust Co.**59 CEDAR STREET, NEW YORK.
CAPITAL \$2,000,000
SURPLUS 1,500,000

Transacts a General Banking Business.

Allows Interest on Deposits subject to check.

Is Legal Depositary for Court & Trust Funds.

Acts as Fiscal Agent for Cities & Corporations.

Buys and sells Foreign Exchange.

Issues Commercial & Travellers' Credits

available in all parts of the world.

Loans money on Bond and Mortgage.

Issues First Mortgage Trust Gold Bonds.

Acts as Trustee, Registrar & Transfer Agent.

Transacts a General Trust Business.

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Luther Kountze, Vice-President
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Dumont Clarke, Theodore Morford,
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William P. Dixon, Charles M. Pratt,
Robert A. Granniss, James Timpon,
G. G. Haven, Jr., Eben B. Thomas,
Charles R. Henderson, George W. Young,
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Branch Office, 66 Broadway, New York.
CAPITAL, \$1,000,000

LEGAL DEPOSITORY

For State, City and Court Monies.

Interest Allowed on Time Deposits.

Checks pass through N. Y. Clearing-House.

Management of ESTATES a SPECIALTY

for which REAL ESTATE MORTGAGES are

always kept on hand.

Separate Department with

Special Facilities for Ladies.

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FRED'K GORE KING, Assistant Sec. & Treas.

The Equitable Trust Company

DEARBORN and MADISON STS., CHICAGO.

CAPITAL PAID UP \$500,000
SURPLUS 125,000

AUTHORIZED BY LAW TO RECEIVE and execute trusts of every character from courts, corporations and individuals. Takes entire charge of estates, real and personal. Acts as agent for the registration and transfer of bonds and stocks and the payment of coupons, interest and dividends. A legal depository for court and trust funds.

INTEREST ALLOWED ON DEPOSITS of money which may be made at any time and withdrawn after five days' notice, or at a fixed date.

TRUST FUNDS AND TRUST INVESTMENTS are kept separate and apart from the assets of the company.

DIRECTORS:

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GEORGE T. SMITH, J. R. WALSH,
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CHAS. H. HULBURD, Vice-President.
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C. D. ORGAN, Cashier.**COLONIAL TRUST COMPANY.**
222 BROADWAY.

CAPITAL AND SURPLUS \$1,500,000.

Legal Depositary for Court and Trust Funds.

TRANSACTS A GENERAL TRUST BUSINESS.

Acts as Executor, Guardian and Administrator.

Sells Foreign Exchange and Letters of Credit.

PAYS INTEREST ON DAILY BALANCES.

TAKES ENTIRE CHARGE OF REAL ESTATE.

ACTS AS TRUSTEE FOR RAILROAD

AND OTHER MORTGAGES.

TRANSACTS A GENERAL BANKING BUSINESS.

OFFICERS.

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RICHARD DELAFIELD, Vice-Presidents.
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PHILIP S. BABCOCK, Trust Officer.

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Anson R. Flower, Perry Belmont,
Lowell M. Palmer, Wm. T. Wardwell,
John E. Borne, Henry N. Whitney,
Richard Delafield, Theo. W. Myers,
Daniel O'Day, L. C. Dessart,
Perceval Kuhne, Geo. Warren Smith,
Frank Curtiss, John S. Dickerson,
Vernon H. Brown, James W. Tappin,
Seth M. Milliken, Geo. W. Quinlan,
W. Seward Webb.**Girard Trust Company,**
PHILADELPHIA.Capital, \$1,000,000; Surplus, \$2,000,000
CHARTERED 1836.

Acts as Trustee of Corporation Mortgages.

Depositary under plans of Reorganization.

Registrar and Transfer Agent.

Acts as Executor, Administrator, Trustee,

Assignee and Receiver.

Financial Agent for individuals or

Corporations.

Assumes entire charge of Real Estate.

Interest allowed on individual and

corporation accounts.

THE GIRARD LIFE INSURANCE ANNUITY & TRUST

CO. OF PHILADELPHIA.

N. E. COR. BROAD AND CHESTNUT STS.

E. B. MORRIS, President.

THE REAL ESTATE TRUST CO.
OF PHILADELPHIA.

SOUTH-EAST CORNER

CHESTNUT AND BROAD STREETS.

CAPITAL \$1,000,000

SURPLUS AND UNDIVIDED

PROFITS \$520,000

Receives Deposits of Money payable by check, and allows interest thereon; Collects interest, Dividends and Income of all kinds whatsoever.

Receives for safe keeping securities and other valuables, and rents Safe Deposit Boxes in Burglar Proof Vaults. Buys, sells and leases Real Estate in Philadelphia and its vicinity; assumes general charge and management of Real and Personal Estates.

Executes Trusts of every description under the appointment of Courts, Corporations and Individuals; acts as Register or Transfer Agent for Corporations and as Trustee under Corporation Mortgages.

FRANK K. HIPPLE, President.

WILLIAM R. PHILLER, Secretary.

WILLIAM F. NORTH, Treasurer

THOMAS B. PROSSER, Real Estate Officer.

MANHATTAN TRUST COMPANY.

WALL STREET, Corner NASSAU, NEW YORK.

Capital & Surplus, - \$1,500,000

OFFICERS.

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JOHN KEAN, Vice-Presidents.
AMOS T. FRENCH,
CHARLES H. SMITH, Secretary,
W. NORTH DUANE, Treasurer.

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& STILLMAN,**

COTTON MERCHANTS
16 to 22 WILLIAM STREET,
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COTTON OF ALL GRADES SUITABLE TO
WANTS OF AMERICAN SPINNERS.

LEHMAN STERN & Co., Limited, New Orleans, La.
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MEMBERS OF THE STOCK, COTTON, COP-
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Orders executed on the above Exchanges, as well
as in New Orleans, Chicago and foreign markets.

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COMMISSION MERCHANTS,**

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EXECUTE ORDERS FOR FUTURE DELIVERY
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At the New York, Liverpool and New Orleans
Cotton Exchanges. Also orders for

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At the New York Coffee Exchange, and

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At the New York Produce Exchange
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Hubbard Bros. & Co.,

Coffee Exchange Building,
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Liberal Advances Made on Cotton
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Buyers of Spot Cotton. Orders for Contracts exe-
cuted in the New Orleans, New York Liverpool and
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Orders for future delivery of cotton executed in
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Cotton Exchange Building, - New York.
Cotton landed at mills from Southern markets a
specialty. Orders for future delivery contracts
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Stocks, Bonds and Grain.**

Member (CHICAGO BOARD OF TRADE.
(CHICAGO STOCK EXCHANGE.
(NEW YORK STOCK EXCHANGE.
PRIVATE WIRES.

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BANKERS AND BROKERS,

161 AND 163 WASHINGTON STREET,

CHICAGO.**The Investment Company
of Philadelphia,**

310 Chestnut St., Philadelphia

Paid-Up Capital, - - \$800,000

This Company undertakes the negotiation and
issue of loans and capital of Companies on the New
York or Philadelphia Market and will make ad-
vances upon approved Corporate, Personal or Real
Estate security.

Under its charter rights it will act as Trustee
Agent or Manager for the control of corporations
or for the construction of public or private works.

**Haskins & Sells,
Certified Public Accountants,
No. 30 BROAD ST., NEW YORK.****Cotton.**

(ESTABLISHED 1844.)

S. MUNN, SON & CO.,

DELMONICO BLDG., 56 BEAVER ST., N. Y.

COTTON.**STOCKS.****GRAIN.****Hopkins, Dwight & Co.,**

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AND
SOUTHERN PRODUCE
COMMISSION MERCHANTS,**
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Heavy Body & Staple Cotton a Specialty

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**COTTON EXCHANGE BUILDING,
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PAUL SCHWAB. G. HOWARD WILSON.

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Members New York Cotton and Coffee Exchanges.

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